## **NEWS FROM MRMIB**

The Managed Risk Medical Insurance Board

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## Web-Based Online Enrollment Tool Attracts 50,000 Users in First year

Application tool for Healthy Families also screens for Medi-Cal

SACRAMENTO, CA – A web-based online enrollment tool that allows low-income California families to apply for Healthy Families coverage for their children was used by more than 50,000 applicants in its first year of operation and its convenience may be responsible for attracting applicants that otherwise would not have shuffled through a paper application, a newly released study reports.

"This tells us that our focus on the use of technology to facilitate enrollment was the right direction and that this is how people want to be served," said Cliff Allenby, chairman of the Managed Risk Medical Insurance Board that oversees the Healthy Families Program. "This is a tool that can only make it easier for people to get health coverage now and into the future," noting that data reported that Health-e-App was so easy and convenient that one-quarter or 25 percent of users logged in and completed an application outside of normal business hours. Health-e-App also screens applicants for eligibility in Medi-Cal for Children and Pregnant Women programs.

The study released today, conducted by Mathematica Policy Research and funded by the California HealthCare and David and Lucille Packard foundations, found that once Health-e-App became publicly available in late 2010 (Spanish version in early 2011), it was used at a rate of 4,000-plus per month for a grand total of 50,425 for 2011. During this year, it became the method of choice for 42 percent of all HFP applicants. Health-e-App was originally developed more than a decade ago for use by trained application assisters.

"This method of application was quickly adopted by the public because of its ease of use and the fact that it gives instant feedback with a preliminary eligibility determination," said Janette Casillas, MRMIB Executive Director. "Almost immediately after the application is submitted online, the user receives a preliminary determination pending receipt of required supporting documents." Additionally, Ms. Casillas noted that the online application's take-up was immediate upon release, more than seven months before an official public outreach campaign began.

MRMIP HFP AIM PCIP

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The Mathematica study found that use of Health-e-App was associated with a 14 percent increase in total applications submitted for processing from 2010 to 2011 and that 2011 growth in applications appeared to be entirely attributable to Health-e-App. Most Health-e-App users were female (81 percent) with household incomes below 200 percent of the federal poverty level who completed the application in English. Thirty-seven percent of them were 19 to 29 years old and 58 percent were 30 to 49 years old. Seventy-one percent of applicants who used Health-e-App lived in one of California's five most populous counties: Los Angeles, Orange, Riverside, San Diego and San Bernardino. The full report can be found here: <a href="http://mrmib.ca.gov/MRMIB/HFP/Health E-App IB1 030512.pdf">http://mrmib.ca.gov/MRMIB/HFP/Health E-App IB1 030512.pdf</a>

The research also stated that the rapid adoption of Health-e-App may have been by persons who would not otherwise have been attracted to apply for HFP through the existing paper application or by application assistance, thereby possibly increasing the number of Californians with health coverage. This will be examined in a future analysis of Mathematica data. Whether Health-e-App will result in more Californians having health coverage depends on the share of Health-e-App applications that result in HFP enrollment, according to the Mathematica study, which found that Health-e-App had a higher ratio of enrollments from applications than paper applications – 73 percent for Health-e-App versus 58 percent for paper. This also will be the focus of a future analysis.

The Healthy Families Program is California's version of the federal Children's Health Insurance Program and serves children up to age 19 who are from families with incomes from over 100 percent up to 250 percent of the federal poverty level. It is operated by the Managed Risk Medical Insurance Board, which is part of the California Health and Human Services Agency. In addition to HFP, MRMIB operates the Access for Infants and Mothers program, the Major Risk Medical Insurance Program and the Pre-Existing Condition Insurance Plan. For more information about MRMIB and its programs, please go to <a href="https://www.mrmib.ca.gov">www.mrmib.ca.gov</a>.

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